

## ABSTRACT

A method of setting a communication environment between a mobile terminal and a smart card using a layered architecture of a protocol stack is disclosed. The mobile terminal and the smart card are provided with a plurality of applications and a plurality of applications, respectively, and also provided with a transmission layer for receiving and transferring the data and an application layer for processing the data. The answer-to-reset signal which is a response of the smart card comprises an information on the communication environment supported by the smart card, as well as an information contained in the typical answer-to-reset. Therefore, in case of setting the communication environment between the smart card and the mobile terminal, the communication environment very suitable for the relevant application can be dynamically established, so that a stable communication channel can be promptly provided to a user of the mobile terminal employing the smart card. Since the method according to the present invention can provide the communication environment very suitable for the relevant application, it contributes greatly to the activation of the smart card in the mobile communication.